

Beneficiary Assistance Program- BAP

Supporting Beneficiaries Coping With Grief.

When people experience loss or are confronted with a terminal illness, they sometimes benefit from a helping hand. At New Directions, the Beneficiary Assistance Program offers life insurance beneficiaries grief counseling at no cost. Talking with a grief counselor can support beneficiaries as they understand more about their feelings and learn different ways of coping.

Grief Counseling Services

A no-cost benefit to beneficiaries and their household members, the BAP can provide up to three confidential counseling sessions with a New Directions clinician. Beneficiaries and their household members have access to in-the-moment support 24/7 and can be referred to a network counselor for face-to-face, telephonic, or virtual sessions. They can learn about the grief process and discuss issues that affect them personally.

With things as heavy as a loss or illness, it's important to make sure a variety of resources are available at beneficiaries' fingertips. Here's where we can help:

- **Start a Chat.** Beneficiaries can go online for quick and easy access to experts who can immediately point them to the right resources.
- **Legal Resource Center.** A large database is available including free, customizable legal documents for wills, budgeting, estate planning and more.
- **Health Resource Library.** Beneficiaries can go online and view a comprehensive collection of articles, videos, self-assessments, and planners for information on thousands of topics designed to help.

✓ Counseling Sessions

- In-person
- Telephonic
- Online via chat

✓ Call center *

✓ Online Resources

✓ 24/7 support

✓ Tip sheets, check-lists and other helpful tools

*Beneficiaries will need to let the call center representative know they are calling to access the Beneficiary Assistance Program (BAP) through USABLE Life.

Contact your **USABLE Life** representative

USABLE Life™